

Let's Get Washington Covered: Reconstructing Health Insurance

Summarized Problem Areas

Proposed to the task force on July 23, 2003

Problem 1

Too many people do not have access to health care coverage and the number of uninsured individuals is growing.

Possible underlying concerns

1. Do uninsured individuals receive health services too late?
2. Do uninsured individuals forego necessary health services?
3. Is the cost of uncompensated care inappropriately or inconsistently shifted to other players in the market?
4. Do the costs of mandates and regulations make premiums unaffordable?
5. Do large fluctuations in cost make it risky for purchasers to purchase insurance?

Possible parts to focus upon

- A. Rural areas;
- B. Children;
- C. Young adults;
- D. Older adults pre-Medicare;
- E. Those eligible for private insurance or public programs but do not enroll;
- F. Rating or eligibility practices that discourage enrollment of people who are willing to pay for insurance;
- G. Adequate benefits; or
- H. Certain technologies.

Problem 2

There are concerns that the Washington State health insurance system could function more effectively for consumers and purchasers.

Possible underlying concerns

1. What causes large increases in the cost of insurance for some years and little or no increases in other years?
2. Is there a shortage of affordable health plans?
3. Do we have specific concerns about choice and competition?
4. Do consumers and purchasers need more options to retain insurance?
5. Do barriers remove opportunities for carriers to compete?
6. Do costs make it risky for carriers to design new benefits packages for health plans?
7. Are there barriers that discourage the assessment of evidence-based medicine when carriers develop benefits packages?
8. Do the current practices of selecting covered services and treatments hinder the quality and cost-effectiveness of care for patients?
9. What is it about these mandates and regulations that hamper the ability of consumers and purchasers to retain coverage?
10. What health insurance problems are associated with mandates and regulations?

Possible parts to focus upon

- A. Rating practices;
- B. Rural concerns;
- C. Urban concerns;
- D. Specific barriers to choice and competition;
- E. Examples of benefits that could be improved through the use of evidence-based medicine;
- F. Specific network practices or settings for the provision of services;
- G. More involvement in purchasing insurance and health services by consumers and purchasers; and
- H. Differences in administration between certain types of insurance or purchasers (e.g., Association Health Plans and the small group market).